

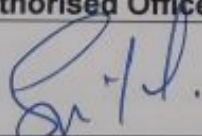
Annexure – E: Checklist for scrutiny of TIR by the branches/ operating units

Name of the borrower :	M/s KRISHNA UDYOG Smt. Shyama Sharma and Smt. Bhawani Sharma
Name of the Advocate submitted the TIR :	S.P. SUMAN
Number & Date of TIR :	02.09.2021
Short description of the property covered by TIR:	DDA SFS Flat no. 21B, First Floor, Pocket –B, Mayur Vihar Phase II, Delhi

S.No	Details	Y/N
1	Whether the Advocate submitted the TIR is in Bank's panel of lawyers identified for submission of TIR?	Y
2	Whether the report and certificate submitted by the advocate are in the Bank's prescribed format?	Y
3	Whether the TIR by the advocate is unconditional?	Y
4	If the TIR has any conditions, whether the same are complied with?	Y
5	As per the TIR, whether the documents of title are complete in all respects and sufficient to convey a clear, absolute and marketable title to the property	Y
6	As per the TIR, whether the property offered as security to the Bank is unencumbered/ unattached?	Y
7	As per the TIR, whether the persons seeking to secure the property to the Bank have a clear and marketable title thereto and are legally capable of creating the charge thereon in favour of the Bank?	Y
8	As per the TIR, whether the property is subject to any tenancy law which will affect the Bank's rights eventually to take possession thereof or cause it to be sold or otherwise exercise its rights as mortgagee?	N
9	As per the TIR, whether the property offered is an agricultural property and if so additional precautions in respect of the acceptability of such security has been examined?	N
10	Whether the advocate has made searches of the registers and	Y



	other records maintained by the Sub-Registrar of Assurances, Collector and/or other revenue authorities for ascertaining whether there is any outstanding mortgage or charge on the property to be mortgaged to the Bank?	
11	Whether the advocate has confirmed that he has conducted independent Search in the Records of Sub Registrar Office(s) concerned and that the documents , convey Clear, Absolute and Marketable Title and are sufficient for creation of a valid Mortgage?	Y
12	Whether the TIR reveals involvement of any gift deed, PoA, or other circumstances attracting special precautions?	Y
13	Whether the advocate has also submitted the fee receipt for conducting Search in the Office of Sub-Registrar(s) along with the TIR?	Y
14	Whether the property particulars mentioned in the Title Deed (Sale Deed/ Khatauni) tally with those in the Non Encumbrance Certificate, approved Building Plan and TIR, etc.?	Y
15	Whether all the Original Documents and other Link Documents as stipulated by the advocate in the TIR are obtained?	Y
16	In respect of loans of Rs. 1.00 crore and above: (a) Whether search of title/encumbrance was made by the advocate for a period of not less than 30 years? (b) Whether satisfactory search report (TIR) is obtained from two panel advocates?	Y
17	Whether the TIR or any other documents in the matter reveal any pending or concluded litigation in respect of the property offered as security and whether the impact of such litigation has been satisfactorily explained/ got examined?	N
18	(a) Findings, if any in respect of the property offered as the security in the valuation report? (b) Whether there is any inconsistency in the TIR and valuation report in respect of the property?	N

	CSO/Field Officer/ Authorised Officer	Relationship Manager/ Branch Head/Unit Head
Signature		
Name	Surbhi Srivastava	Saurabh Joshi
Designation	CSO	RMSME
Date of scrutiny	03.09.2021	16.01.2019



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ANNEXURE - B:

REPORT OF INVESTIGATION OF TITLE IN RESPECT OF IMMOVABLE PROPERTY
(ALL COLUMNS/ITEMS ARE TO BE COMPLETED/COMMENTED BY THE PANEL ADVOCATE)

Dated: 02.09.2021

1	a) Name of the Branch/ Business Unit/Office seeking opinion.	The Chief Manager, State Bank of India SME Branch, Udhyog Sadan, Patparganj Industrial Area, Delhi-110092
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	LOS No.
	c) Name of the Borrower(s).	Smt. Shyama Sharma W/o Late Sh. G.D. Sharma & Smt. Bhawani Sharma W/o Sh. Dayanand Sharma, both R/o 23-B, Mayur Vihar-II, Delhi-110091.
2.	a) Name of the unit/concern/ company/person offering the property/ (ies) as security.	M/s Krishna Udhyog, a Partnership Firm
	b) Constitution of the unit/concern/ person/body/authority offering the property for creation of charge.	As mentioned above
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	As Guarantor/Mortgager
3.	Complete or full description of the immovable property/ (ies) offered as security including the following details. (a) Survey No. (b) Door/House no. (in case of house property) (c) Extent/ area including plinth/ built up area in case of house property (d) Locations like name of the place, village.	Residential Property bearing DDA SFS Flat No.21-B, on First Floor, in Pocket-B, situated in the Layout Plan of Mayur Vihar Phase-II, Mayur Vihar, Delhi:- Which is bounded as under:- East- as per site, West- as per site, North- as per site, South- as per site



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city, registration, sub-district etc.		Boundaries.		
4. a) Particulars of the documents scrutinized-serially and chronologically. b) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.				
Sl. No.	Date	Name/ Nature of the Document	Original/ certified copy/ certified extract/ photocopy, etc.	In case of copies, whether the original was scrutinized by the Advocate. (I have seen and verified the original of title deeds, since original documents are laying with State Bank of India, SME Branch, Patparganj, Delhi).
1.	30.10.1984	Allotment Letter No. F-116(72)84/TP/II	Original	Yes
2.	26.03.1987	Possession Letter No. F-116(72)84/SFS/TP/II	Original	Yes
3.	26.03.1987	Letter No. F-116(72)84/SFS/TP/II	Original	Yes
4.	23.04.1987	Possession Slip handed over/taken over by the parties	Original	Yes
5.	29.01.2002	Conveyance Deed	Original	Yes
6.	03.05.2016	Sale Deed	Original	Yes
5A.	Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR.)			Certified copy of Sale Deed dated 03.05.2016
B	i) Whether all pages in the certified copies of title documents which are obtained directly from sub-registrar's office have been verified page by page with the original documents submitted?			Yes
	ii) where the certified copies of the title documents are not available, the copy provided should be compared with the original to ascertain whether the total page numbers in the copy tally page by page with the original produced. (in case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently &			N.A.



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	cautiously.	
6.	a)Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system?	Yes
	b)If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	Yes
	c)Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made?	Yes
7.	a)Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub-Registrar-VII & VIII, Delhi.
	b)Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar/ district registrar/ registrar- general. If so, please name all such offices?	No
	c)Whether search has been made at all the offices named at (b) above?	Yes, Sub-Registrar-VII & VIII, Delhi.
	d)Whether the searches in the offices of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?	No
8.	Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder. And wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title. In case of property offered as security for loans of Rs.1.00 crore and above, search of title/ encumbrances for a period of not less than 30 years is mandatory.(Separate Sheets may be used)	
	As per the description in the document mentioned hereinabove, initially land was acquired by Delhi Govt. under the land acquisition Act, 1894 and handed over to Delhi Development Authority for the purpose of development of Delhi, thereafter DDA constructed various Flats of different category in different shape and size and one of the	



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Residential Property bearing DDA SFS Flat No.21-B, on First Floor, in Pocket-B, situated in the Layout Plan of Mayur Vihar Phase-II, Mayur Vihar, Delhi, was allotted to Smt. Agnes D' Souza and possession of the aforesaid flat also handed over to her.

Whereas Delhi Development Authority executed Conveyance Deed dated 29.01.2002, in favour of Smt. Agnes D' Souza W/o Sh. John D' Souza, in respect of Residential Property bearing DDA SFS Flat No.21-B, on First Floor, in Pocket-B, situated in the Layout Plan of Mayur Vihar Phase-II, Mayur Vihar, Delhi, which is registered as document No.20258, book No. I, volume No.709, at page No 80 to 81, registered on 29.01.2002, in the office of Sub-Registrar-VII, New Delhi.

Whereas Smt. Agnes D' Souza W/o Sh. John D' Souza sold/transferred Residential Property bearing DDA SFS Flat No.21-B, on First Floor, in Pocket-B, situated in the Layout Plan of Mayur Vihar Phase-II, Mayur Vihar, Delhi, by way of Sale Deed dated 03.05.2016, in favour of Smt. Shyama Sharma W/o Late Sh. G.D. Sharma & Smt. Bhawani Sharma W/o Sh. Dayanand Sharma, which is registered as document No.2350, Book No.I, Vol. No.8416, Page No.83 to 90, registered on 03.05.2016, in the office of Sub-Registrar-VIII, Delhi.

I have inspected Conveyance Deed dated 29.01.2002 & Sale Deed dated 03.05.2016 and also inspected the available records of the Sub-Registrar-VII & VIII, Delhi for the period from 1991 to till date in the office of Sub-Registrar-VII & VIII, Delhi and found that above property was acquired by Smt. Shyama Sharma W/o Late Sh. G.D. Sharma & Smt. Bhawani Sharma W/o Sh. Dayanand Sharma by way of Sale Deed dated 03.05.2016, which is registered as document No.2350, Book No.I, Vol. No.8416, Page No.83 to 90, registered on 03.05.2016, in the office of Sub-Registrar-VIII, Delhi.

On my inspection of record available on Peshi register from 1991 to till date in the office of concerned Sub-Registrar-VII & VIII, Delhi. I found that the property detailed above are free from all sorts of registered encumbrance and owned by Smt. Shyama Sharma W/o Late Sh. G.D. Sharma & Smt. Bhawani Sharma W/o Sh. Dayanand Sharma, who have



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the clear and marketable title over the property in question, **except to fact that aforesaid property has already been mortgaged with State Bank of India, SME branch, Patparganj, Delhi.**

Search has been carried out by me from the office of Sub-Registrar-VII & VIII, Delhi from 1991 to till date and as per the search of the Index Register and the documents found therein and made available to me I have not found any register charge, lien or encumbrance over the property in question, **except to fact that aforesaid property has already been mortgaged with State Bank of India, SME branch, Patparganj, Delhi.**

The agreements/documents of the title of the property which has been shown to me are verified from the office of the Sub-Registrar-VII & VIII, Delhi and documents submitted to us are the same of whose Original are registered before the Registrar of Assurance.

I have seen the original of the aforesaid documents mentioned hereinabove (since original documents are laying with State Bank of India, SME Branch, Patparganj, Delhi) and found that the same are correct and genuine. I have also obtained the certified copy of Sale Deed dated 03.05.2016 and compared the same and found that the same with the branch is the correct and genuine one.

9.	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Grantee/Allottee etc.)	Free hold rights by virtue of Sale Deed dated 03.05.2016
10.	If leasehold, whether;	No
	a)lease Deed is duly stamped and registered	NA
	b)lessee is permitted to mortgage the Leasehold right,	NA
	c)duration of the Lease/unexpired period of lease,	NA
	d)if, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by Sub-Lessee also.	NA
	e)Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	NA



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	f) Right to get renewal of the leasehold rights and nature thereof.	NA
11.	If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether;	Yes
	grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions,	NA
	the mortgagor is competent to create charge on such property,	Yes
	whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	NA
12.	If occupancy right, whether;	No
	a) Such right is heritable and transferable,	N.A.
	b) Mortgage can be created.	N.A.
13.	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	No
14.	If the property has been transferred by way of Gift/Settlement Deed, whether:	No
	a) The Gift/Settlement Deed is duly stamped and registered;	N.A.
	b) The Gift/Settlement Deed has been attested by two witnesses;	N.A.
	c) The Gift/Settlement Deed transfers the property to Donee;	N.A.
	d) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions;	N.A.
	e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question;	N.A.
	f) Whether the Donee is in possession of the gifted property;	N.A.



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	g) Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage;	N.A.
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	N.A.
15.	(a) In case of partition/family settlement deeds, whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.	No
	(b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	N.A.
	(c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon.	N.A.
	(d) In respect of partition by a decree of court, whether such decree has become final and all other conditions/ formalities are completed/ complied with.	N.A.
	(e) Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?	N.A.
16.	Whether the title documents include any testamentary documents /wills? (a) In case of wills, whether the will is registered will or unregistered will?	No
	(b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	N.A.
	(c) Whether the property is mutated on the basis of will?	N.A.
	(d) Whether the original will is available?	N.A.
	(e) Whether the original death certificate of the testator is available?	N.A.



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	(f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator? (Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness/validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother/Original title deeds are to be explained.)	N.A.
17.	(a) Whether the property is subject to any wakf rights?	No
	(b) Whether the property belongs to church/ temple or any religious/other institutions having any restriction in creation of charges on such properties?	N.A.
	(c) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	N.A.
18.	(a) Where the property is a HUF/joint family property, mortgage is created for family benefit/legal necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.	No
	(b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	N.A.
19.	(a) Whether the property belongs to any trust or is subject to the rights of any trust?	No
	(b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	N.A.
	(c) If so additional precautions/permissions to be obtained for creation of valid mortgage?	N.A.
	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	N.A.
20.	(a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage.	No



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	(b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	N.A.
	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	N.A.
21.	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),	As per provided document, it is revealed that property is not affected by any local laws weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc., however, an affidavit to be obtained from owner(s)/borrower(s) in this regard.
22.	(a) Whether the property is subject to any pending or proposed land acquisition proceedings?	No
	(b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	N.A.
23.	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No, as per information received from the owner(s)/borrower(s), no litigation is pending, however, an affidavit may be obtained from owner(s)/borrower(s).
	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	N.A.



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	(c) Whether the title documents have any court seal/ marking which points out any litigation/ attachment/security to court in respect of the property in question? In such case please comment on such seal/ marking.	
24.	(a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	No
	(b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	N.A.
	(c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	N.A.
25.	Whether the property belongs to a limited Company, check the Borrowing powers, Board resolution, authorisation to create mortgage/execution of documents, Registrar (ROC), Articles of Association / provision for common seal etc.	No
	i) Whether the property (to be mortgaged) is purchased by the above company from any other company or limited liability partnership (LLP) firm? Yes / No	N.A.
	ii) if yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (ROC) in respect of such vendor company / LLP (seller) and the vendee company (purchaser). ?	N.A.
	iii) Whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (ROC) in respect of such vendor company / LLP (seller) and the vendee company (purchaser) ?	N.A.
	iv) if the search reveals encumbrances/charges, whether such charges/encumbrances have been satisfied	N.A.
	Yes/No	



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26.	In case of Societies, Association, the required authority/power to borrow and whether the mortgage can be created, and the requisite resolutions, bye-laws.	
27.	(a) Whether any POA is involved in the chain of title? (b) Whether the POA involved is one coupled with interest, i.e. a Development Agreement-cum-Power of Attorney. If so, please clarify whether the same is a registered document and hence it has created an interest in favour of the builder/developer and as such is irrevocable as per law. (c) In case the title document is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the Builders viz. Companies/ Partners/ Individual or Proprietary Concerns in favour of their Allotment Letters, NOCs, Agreements of Sale, Sale Deeds, etc. in favour of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA). (d) In case of Builder's POA, whether a certified copy of POA is available and the same has been verified/compared with the original POA. (e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA. i. Whether the original POA is verified and the title investigation is done on the basis of original POA? ii. Whether the POA is a registered one? iii. Whether the POA is a special or general one? iv. Whether the POA contains a specific authority for execution of title document in question? (f) Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question? (Please clarify whether the same has been ascertained from the office of sub-registrar also?)	N.A. N.A. N.A. N.A. N.A. N.A. N.A. N.A. N.A.



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	(g) Please comment on the genuineness of POA?	No
	(h) The unequivocal opinion on the enforceability and validity of the POA?	N.A.
28.	Whether mortgage is being created by a POA holder, check powers given therein and whether the same is properly executed/stamped/ authenticated in terms of the Law of the place, where it is executed.	No
29.	If the property is a flat/apartment or residential/commercial complex, check and comment on the following: (a) Promoter's/Land owner's title to the land/ building; (b) Development Agreement/Power of Attorney; (c) Extent of authority of the Developer/builder. (d) Independent title verification of the Land and/or building in Smt. Shyama Sharma W/o Late Sh. G.D. Sharma & Smt. Bhawani Sharma W/o Sh. Dayanand Sharma are the owners of the property in question.	No
	(e) Agreement for sale (duly registered); (f) Payment of proper stamp duty; (g) Requirement of registration of sale agreement, development agreement, POA, etc.;	N.A.
	(h) Approval of building plan, permission of appropriate/local authority, etc.;	Yes
	(i) Conveyance in favour of Society/ Condominium concerned;	N/A
	(j) Occupancy Certificate/allotment letter/letter of possession;	Yes



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	(k) Membership details in the Society etc;	N/A
	(l) Share certificates;	N/A
	(m) No Objection Letter from the Society;	N/A
	(n) All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc;	As mentioned in the certificate of title
	(o) Requirements, for noting the Bank charges on the records of the Housing Society, if any;	N.A.
	(p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any;	N.A.
	(q) Whether the numbering pattern of the units/flats tally in all Documents such as approved plan, agreement plan, etc.	N.A.
30.	Encumbrances, attachments, and/ or claims whether or Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	No, Registered encumbrances have been found during the search, except to fact that aforesaid property has already been mortgaged with State Bank of India, SME Branch, Patparganj, Delhi.
31.	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	For the period from 1991 to till date
32.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	N/A
33.	a). Urban land ceiling clearance, whether required and if so, details thereon. b). Whether No Objection Certificate under the Income Tax Act is required / obtained.	N/A
34.	Details of RTC extracts/mutation extracts/ Katha extract pertaining to the property in question.	N/A
35.	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	Yes
36.	(a) Whether the property offered as security is clearly demarcated?	Yes



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	(i) Whether the demarcation/ partition of the property is legally valid?	Yes
	(j) Whether the property has clear access as per documents?	Yes
	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny?	Yes
	(a) Document in relation to electricity connection;	Yes
	(b) Document in relation to water connection;	Yes
	(c) Document in relation to Sales Tax Registration, if any applicable;	N.A.
	(d) Other utility bills, if any.	N.A.
38.	In respect of the boundaries of the property, whether there is a difference / discrepancy in any of the title documents or any other documents (such as valuation report, utility bills, etc.) or the actual current boundary? If so please elaborate / comments on the same.	No
39.	If the valuation report and / or approved / sanctioned plans are made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that in the title deeds. If the valuation report and/or approved plan are not available at the time of preparation of TIR, please provide these comments Subsequently, on making the same available to the advocate.)	As per valuer
40.	Any bar/resstriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.	No
41.	Whether the Bank will be able to enforce SARFESI ACT, if required against the property offered as security?	Yes
	Property is SARFESI compliant (Y/N)	Yes
42.	In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc., as also any precaution to be taken by the Bank in this regard.	There is or was no restriction which adversely affected the right of the borrowers to documents and Bank



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				can accept the said property for equitable mortgage.
43.	Whether the governing law/constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	N.A.		
44.	Additional aspects relevant for investigation of title as per local laws.	To be mentioned in Annexure - C		
45.	Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	In compliance I visited the Sub-Registrar-VII & VIII, Delhi. I have thoroughly examined and search the record /documents from Zonal Office. The schedule property is free from all type of encumbrances, except to fact that aforesaid property has already been mortgaged with State Bank of India, SME Branch, Patparganj, Delhi.	The said Property is enforceable under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. Search / Verification of documents Report is accordingly submitted for kind consideration.	



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46.	The specific persons who are required to create mortgage/ to deposit documents creating mortgage.	Smt. Shyama Sharma W/o Late Sh. G.D. Sharma & Smt. Bhawani Sharma W/o Sh. Dayanand Sharma have already the mortgaged aforesaid property in favour of the bank.	47.	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Y/N	N.A.	Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished	Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	N.A.	Whether the details of the apartment/ plot in question are verified with the list of number and types of apartments or plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority?	N.A.
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ANNEXURE - C:

CERTIFICATE OF TITLE

I have examined the Original Title Deeds (since original documents are laying with State Bank of India, SME Branch, Patparganj, Delhi) intended to be deposited relating to the scheduled property/(ies) and offered as security by way of Equitable Mortgage and that the documents of title referred to in the Opinion are valid evidence of Right, title and interest and that if the said Equitable Mortgage is created, it will satisfy the requirements of creation of Registered / Equitable Mortgage and I further certify that:

i. I have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors.

ii. I confirm having made a search in the Land/ Revenue records. I also confirm having verified and checked the records of the relevant Sub-Registrar-VII & VIII, Delhi. I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am liable /responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.

iii. Following scrutiny of Land Records/ Revenue Records, relative Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deeds. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.

iv. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1991 to till date pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances, except to fact that aforesaid property has already been mortgaged with State Bank of India, SME Branch, Patparganj, Delhi.

v. In case of second/subsequent charge in favour of the Bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank.



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vi. Minor/(s) and his/ their interest in the property/(ies) is to the extent of (Specify the share of the Minor with Name). N.A.

vii. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrowers Smt. Shyama Sharma W/o Late Sh. G.D. Sharma & Smt. Bhawani Sharma W/o Sh. Dayanand Sharma.

viii. I certify that present owners Smt. Shyama Sharma W/o Late Sh. G.D. Sharma & Smt. Bhawani Sharma W/o Sh. Dayanand Sharma have an absolute, clear and marketable title over the Schedule property/ (ies) and they have already mortgaged the aforesaid property in favour of State Bank of India. I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.

In case of creation of mortgage by deposit of title deeds, we certify that the deposit of following title deeds/ documents the certified copies of which have been examined would create a valid and enforceable mortgage:

i. Original Allotment Letter No. F-116(72)84/TP/II dated 30.10.1984 issued by Delhi Development Authority, Delhi to Smt. Agnes D' Souza R/o S-10, Green Park Main, New Delhi, in respect of Residential Property bearing DDA SFS Flat No.21-B, on First Floor, in Pocket-B, situated in the Layout Plan of Mayur Vihar Phase-II, Mayur Vihar, Delhi.

ii. Original Possession Letter No. F-116(72)84/SFS/TP/II dated 26.03.1987 issued by Delhi Development Authority, Delhi to Smt. Agnes D' Souza W/o Sh. John D' Souza, wherein directed to take over the possession within 15 days from the date of issuance of this letter in respect of Residential Property bearing DDA SFS Flat No.21-B, on First Floor, in Pocket-B, situated in the Layout Plan of Mayur Vihar Phase-II, Mayur Vihar, Delhi.



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iii. Original Letter No. F-116(72)84/SFS/TP/II dated 26.03.1987 issued by Delhi Development Authority, Delhi to Smt. Agnes D' Souza W/o Sh. John D' Souza, wherein confirmed that she is entitled for electric and water connection in respect of Residential Property bearing DDA SFS Flat No.21-B, on First Floor, in Pocket-B, situated in the Layout Plan of Mayur Vihar Phase-II, Mayur Vihar, Delhi.

iv. Original Possession Slip handed over/taken over by the parties dated 23.04.1987 issued by Delhi Development Authority, Delhi to Smt. Agnes D' Souza W/o Sh. John D' Souza, in respect of Residential Property bearing DDA SFS Flat No.21-B, on First Floor, in Pocket-B, situated in the Layout Plan of Mayur Vihar Phase-II, Mayur Vihar, Delhi.

v. Original Conveyance Deed dated 29.01.2002 executed by POI, acting through Delhi Development Authority, Delhi, a body constituted under Section 3 of the Delhi Development Act, 1957 (61 of 1957) (One Part) and Smt. Agnes D' Souza W/o Sh. John D' Souza, R/o 21-B, Pocket-B, Mayur Vihar, Phase-II, Delhi (Second Part), in respect of Residential Property bearing DDA SFS Flat No.21-B, on First Floor, in Pocket-B, situated in the Layout Plan of Mayur Vihar Phase-II, Mayur Vihar, Delhi, which is registered as document No.20258, book No. I, volume No.709, at page No 80 to 81, registered on 29.01.2002, in the office of Sub-Registrar-VII, New Delhi.

vi. Original Sale Deed dated 03.05.2016 executed by Smt. Agnes D' Souza W/o Sh. John D' Souza, in favour of Smt. Shyama Sharma W/o Late Sh. G.D. Sharma & Smt. Bhawani Sharma W/o Sh. Dayanand Sharma, in respect of Residential Property bearing DDA SFS Flat No.21-B, on First Floor, in Pocket-B, situated in the Layout Plan of Mayur Vihar Phase-II, Mayur Vihar, Delhi, which is registered as document No.2350, Book No.I, Vol. No.8416, Page No.83 to 90, registered on 03.05.2016, in the office of Sub-Registrar-VIII, Delhi.

vii. Latest paid up to date House tax/electric/water bill receipt in respect of property under reference.



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viii. Photo Identification of Smt. Shyama Sharma W/o Late Sh. G.D. Sharma & Smt. Bhawani Sharma W/o Sh. Dayanand Sharma through his/her/their Election Card/or like documents.

ix. The Bank also obtained an Affidavit-cum-declaration from the mortgagors/purposed purchaser that he/she/they will not create any encumbrance and also will not charge the title of the above said property till the Bank total outstanding be cleared by the borrower(s) for whom the above said property is going to be mortgaged as collateral security.

11. There are no legal impediments for creation of the Mortgage on production of original of title deeds the certified copies of which I have examined under any applicable law rules in force.

12. It is certified that the property is SARFAESI compliant.

It is made clear that the bank would be able to sell the captioned property while exercising its powers under the provision of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

SCHEDULE OF THE PROPERTY/IES

Free Hold Residential Property bearing DDA SFS Flat No.21-B, on First Floor, in Pocket-B, situated in the Layout Plan of Mayur Vihar Phase-II, Mayur Vihar, Delhi, duly allotted by Delhi Development Authority, Delhi, Owned by Smt. Shyama Sharma W/o Late Sh. G.D. Sharma & Smt. Bhawani Sharma W/o Sh. Dayanand

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Note: I am also enclosing herewith inspection Receipt No.34185 dated 02.09.2021 of Sub-Registrar-IV, for the period from 1991 to 1993 in the office of Sub-Registrar-IV, Delhi, Receipt No.8745 dated 02.09.2021 for Rs.300/- for the period from 1994 to 1996 in the office of Sub-Registrar-IV, Delhi, Receipt No.17301 dated 02.09.2021 for Rs.2500/- for the period from 1997 to 2021 in the office of Sub-Registrar-VIII, Delhi.



Original

DEPARTMENT OF DELHI ARCHIVES
GOVERNMENT OF NCT OF DELHI
18-A, SATSANG VIHAR MARG,
SPL INSTITUTIONAL AREA, NEW DELHI-110067
E-mail: ddarchives@nic.in
PHONE NO. : 26535611, 26962800



Slip No: 34185
Fee For: Inspection of Index Register
Applicant Name: S.P. SUMAN
Mobile No: 9911069385
Address: CHAMBER NO. 154, PATIALA HOUSE COURTS, NEW DELHI

Photo

Application Date: 02/09/2021
Nationality: Indian
Sub Registrar: Sub Registrar IV
Year: 1991-1993
Total Fee: 300.0
Transaction No: 9895

Cashier

(DOO)

Sub Registrar Office : Sub Registrar VIII

Cash Receipt

Slip No. 17,301
 BBook Type Inspection
 Applicant Name S P SUMAN ADV
 Mobile No. 9811069385
 Address GZB UP
 From Date 01-01-1997
 Calculated Fee 2,500
 Print Date 02/09/2021

Receipt-B

Original

Payment Date 02/09/2021
 Payment Mode Cash Payment
 TID ---

To Date 02-09-2021
 Paid Fee 2,500

Initials of the Officer of Registration Office
 Sub Registrar VIII
 East

North East I

SR IV - SEELAMPUR

Initials of the Officer of Registration Office

Cash Receipt

Slip No. 8,745
 BBook Type Inspection
 Applicant Name S P SUMAN ADV
 Mobile No. 9811069385
 Address A-5, MARKET BLOCK, RAMPRASTHA COLONY, GHAZIABAD, UP
 From Date 01-01-1994
 Calculated Fee 300
 Print Date 02/09/2021

Receipt-B

Original

Payment Date 02/09/2021
 Payment Mode POS
 TID 124512961572

To Date 31-12-1996
 Paid Fee 300

Initials of the Officer of Registration Office
 SR IV - SEELAMPUR
 North East I

Sub Registrar Office : SR IV - SEELAMPUR

BBOOK